CITY OF BURLINGTON, VERMONT 2006 Municipal Development Plan

APPENDIX: Community and Housing Profile

Community Profile

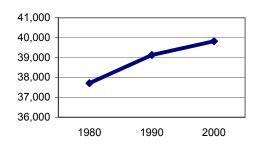
Unless otherwise indicated, all data in this section comes from the 2000 Census. Information on areas within the City of Burlington is included by reference to census tracts. A map of the 2000 census tracts in Burlington is included at p. 18 for reference. (The boundaries of tracts 1, 3, 7, 8, 9, 10 and 11 changed from the 1990 to the 2000 Census.)

Population

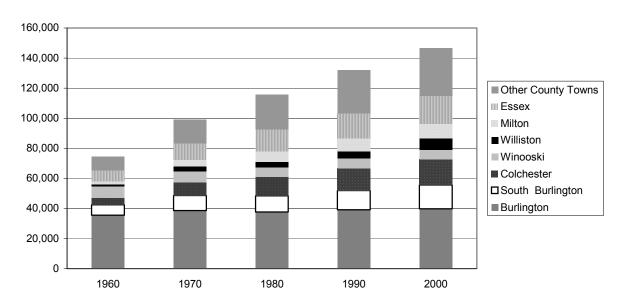
Burlington is Vermont's largest city, with a population of just under 40,000. Burlington is the regional hub of Chittenden County (with a population of 146,571) for commerce, government, education, and health, legal, financial and social services.

The City's population has grown slightly over the last 20 years. Chittenden County, on the other hand, has seen a substantial increase in population.

Burlington Population Growth



Chittenden County Population



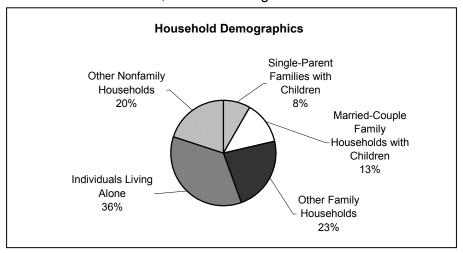
Prepared by the Burlington Community and Economic Development Office, 2003

Household Characteristics

Burlington had a total of 15,885 households at the time of the 2000 Census. A 50-year trend of diminishing average household size had continued, with the average household in 2000

consisting of 2.2 persons.

Families comprise less than half of all Burlington households. Close to 40% of family households with children are headed by single parents, mostly women. Most (64%) of Burlington's non-family households are people living alone.

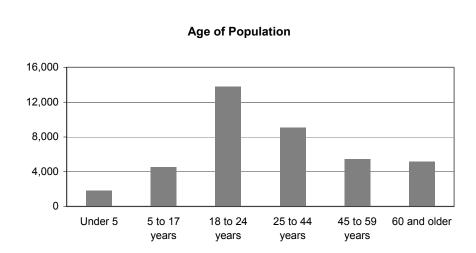


Many of the biggest shifts in Burlington demographics occurred between 1970 and 1980, with declines in rates of homeownership and children coinciding with increases in numbers of college students and single-person households. The biggest decrease in the number of Burlington families happened during the decade from 1970 to 1980. Over the last decade, the number of family households actually increased slightly, although the percentage of family households decreased slightly.

Age of Population

Burlington has a high concentration of young adults. The presence of a number of institutions of higher learning within the city limits clearly contributes to local age demographics. In 2000, over a guarter of the City's population – 10,163 residents – were enrolled in college or grad school.

Seniors age 60 and older made up 13% of Burlington's population – a proportion slightly lower than state (17%) and national rates (16%). Children under the age of 18 made up 16% of the City's population – again, a proportion lower than state (24%) and national (26%) rates. Previous citywide downward trends in



the proportion of children under 18 stabilized and increased in the last decade.

College Students

The City is home to two residential institutions of higher learning (the University of Vermont and Champlain College) and to four additional educational institutions with substantial student populations (the Community College of Vermont, Burlington College, the New England Culinary Institute and the Vermont College of Cosmetology). The University of Vermont (UVM) is the largest of these educational institutions, and has the greatest impact on local housing.

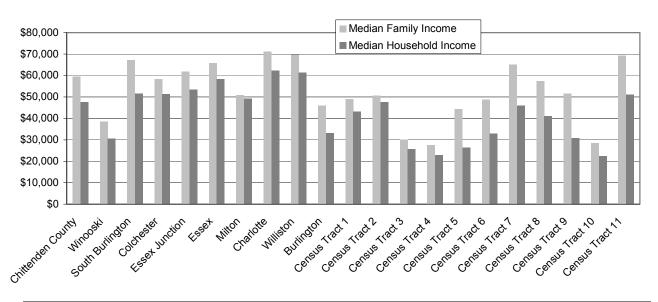
The overall number of college students in the City has grown from 5,877 in 1970 to 10,163 in 2000, with the largest jump in growth occurring from 1970 to 1980. UVM has announced a 10-year goal of increasing undergraduate enrollment from 7,600 to 9,600 and graduate enrollment from 1,200 to 2,400. There are currently around 6,100 college and graduate students living off campus in Burlington. In some neighborhoods, students are now the principal residents. That trend has significantly affected the availability and affordability of rental housing in the City, as well as quality of life in residential neighborhoods.

Income and Poverty

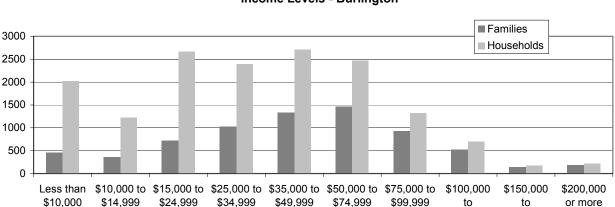
Chittenden County is the most prosperous county in Vermont, with a 2000 median family income of \$59,460 and a median household income of \$47,673. Median income in Burlington, however, lags below that of the rest of Chittenden County (with the exception of the City of Winooski).

Median household income in Burlington is \$33,070, and is even lower in census tracts 3, 4, 5 and 10. Median <u>household</u> income is impacted by the large number of off-campus student residents in Burlington. However, median <u>family</u> income is also significantly lower in Burlington (\$46,012 in 2000) than in the rest of the county (again, excluding Winooski), and lower again in the census tracts 3, 4 and 10.





The chart below shows income distribution for households and families in Burlington:



Income Levels - Burlington

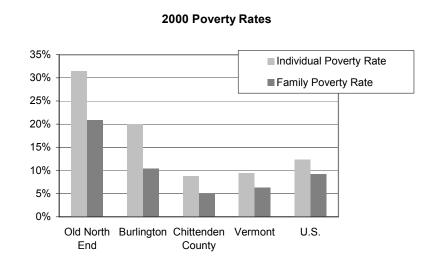
Poverty thresholds for purposes of the 2000 Census were:

	Single Adult < 65	Single Adult 65 and Older	Single Adult with 2 Children	Two Adults with 2 Children
Annual income was less than:	\$8,959	\$8,259	\$13,874	\$17,463

The Census showed that in five of Burlington's eleven census tracts - where about 46% of the city's population lives - the poverty rate for individuals was over 25%. However, in assessing poverty, the poverty rate for individuals in the City is skewed by the City's large population of college students who don't live in dorms (6,103 people) – and who are counted in the census

calculation of the poverty rate for individuals. A more realistic assessment of poverty in the City is probably found in the family poverty rate.

Poverty is particularly pronounced among female-headed households with children. In the Old North End neighborhoods of Burlington, where there are a high proportion of female-headed households, 60% of those households - and 39% of children age 17 and younger - were living in poverty.



\$149,999

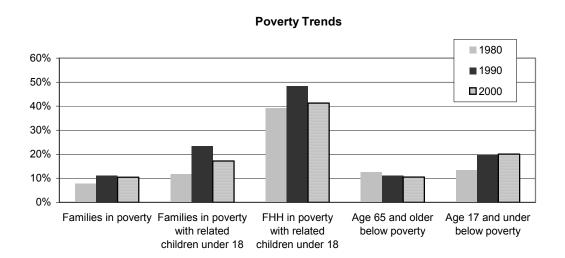
\$199,999

Forty-nine percent of families living in poverty had at least one working adult in the household, and 11% had at least one adult working full-time, year round.

Poverty Trends

Poverty rates for families, families with children, and female-headed families with children decreased in the last decade after increasing – sometimes sharply – from 1980 to 1990. For seniors, the poverty rate continued to decline over the last 20 years. Around 20% of the children in Burlington continue to live in poverty. That compares to a national rate of 16.1% and a state rate of 10.7%.

			,
Those Living in Poverty:	1980	1990	2000
# families	563	798	743
# families with children under 18	434	689	624
# female-headed households with children under 18	299	504	451
# age 65 and older	515	408	383
# age 17and under	990	1208	1248



Low and Moderate Income Thresholds and Geographic Concentrations

"Low and moderate" income standards are established by regional medians, and are updated annually by HUD. The table below shows the definition of "low and moderate income" for the year 2003 for the Burlington Metropolitan Statistical Area for one to four person households.

	1 Person	2 Persons	3 Persons	4 Persons
Very Low Income (30% of Median)	\$13,800	\$15,750	\$17,700	\$19,700
Low Income (50% of Median)	\$22.950	\$26,250	\$29,500	\$32,800
Moderate Income (80% of Median)	\$36,750	\$42,000	\$47,250	\$52,500

¹ For purposes of the Consolidated Plan, the definitions of "low," "very low," and "moderate" income are from the CDBG program. Under the HOME program, the term "low-income" is defined as at or below 80% of Area Median Income (AMI), and very low-income is at or below 50% of AMI.

Community Profile

"Poverty" thresholds are set nationally, and are generally lower than the local "low and moderate income" thresholds. For example, the 2002 poverty thresholds from the Census Bureau for people under 65 were:

Household Size	No Children	One Child	Two Children	Three Children
Single Person	\$9,359			
Two People	\$12,047	\$12,400		
Three People	\$14,072	\$14,480	\$14,494	
Four People	\$18,556	\$18,859	\$18,244	\$18,307

Using "low and moderate income" standards, fifty-seven percent of the City's population overall are low and moderate-income residents (i.e., earn less than 80% of area median income). In 16 of 27 census block groups, more than half of the households were low and moderate income. The table on the following page shows low and moderate-income information for each census block group in the City.

Using poverty statistics, there are high percentages of families living in poverty in census tracts 3, 4 and 10 in Burlington. A large number of families living in poverty are also found in census tract 2. To compare these rates against larger regions, the poverty rate nationally for families is 9.2%; the statewide rate is 6.3%.

Within Chittenden County, families living in poverty tend to be concentrated in Burlington. Forty-three percent of the county's impoverished families live in Burlington, although the City has only 20% of all families overall.

To compare "low and moderate income" and "poverty" thresholds against the Basic Needs Budget calculated by the

	# of Families	# of Families	% of Families
		Living in Poverty	Living in Poverty
Chittenden County	35,168	1,738	4.9%
Williston	2,140	18	0.8%
Essex Junction	2,253	42	1.8%
Essex Town	5,017	91	1.8%
South Burlington	3,785	87	2.3%
Shelburne	1,846	55	2.9%
Milton	2,609	110	4.2%
Charlotte	991	46	4.5%
Colchester	4,187	227	5.4%
Winooski	1,467	154	10.2%
Burlington	7,055	743	10.4%
Census Tract 1	1,256	92	7.3%
Census Tract 2	1,545	108	7.0%
Census Tract 3	709	165	23.3%
Census Tract 4	508	138	27.2%
Census Tract 5	323	35	10.8%
Census Tract 6	581	30	5.2%
Census Tract 7	274	5	1.8%
Census Tract 8	559	57	10.2%
Census Tract 9	382	12	3.1%
Census Tract 10	358	67	18.7%
Census Tract 11	627	34	5.4%

Joint Fiscal Office of the Vermont Legislature – which calculates the wages necessary to cover food, housing, child care, transportation, health care, clothing, household and personal expenses and insurance plus federal and state taxes – see Livable Wage section in Economic Development.

Low and Moderate Income Residents in Burlington by Block Group

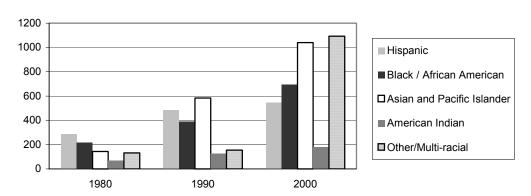
	Low/Mod Residents	Universe*	% Low/Mod	Moderate Income Families	Low Income Families	Very Low Income Families
Census Tract 1, Block Group 1	1,281	2,857	44.8%	322	138	71
Census Tract 1, Block Group 2	843	1,761	47.9%	218	79	34
Census Tract 2, Block Group 1	1,039	1,509	68.9%	334	188	113
Census Tract 2, Block Group 2	746	1,629	45.8%	190	62	16
Census Tract 2, Block Group 3	201	965	20.8%	38	12	3
Census Tract 2, Block Group 4	419	1,455	28.8%	99	33	16
Census Tract 3, Block Group 1	1,613	1,908	84.5%	375	246	143
Census Tract 3, Block Group 2	947	1,310	72.3%	178	86	52
Census Tract 4, Block Group 1	856	1,119	76.5%	141	81	54
Census Tract 4, Block Group 2	893	1,115	80.1%	148	118	69
Census Tract 4, Block Group 3	492	719	68.4%	95	46	19
Census Tract 5, Block Group 1	475	722	65.8%	69	26	20
Census Tract 5, Block Group 2	1,151	1,688	68.2%	57	38	25
Census Tract 5, Block Group 3	1,093	1,329	82.2%	36	15	14
Census Tract 6, Block Group 1	1,300	2,346	55.4%	190	75	28
Census Tract 6, Block Group 2	976	1,676	58.2%	52	38	21
Census Tract 7, Block Group 1	271	851	31.8%	33	14	5
Census Tract 7, Block Group 2	409	716	57.1%	25	8	0
Census Tract 8, Block Group 1	795	1,591	50.0%	156	85	49
Census Tract 8, Block Group 2	220	718	30.6%	52	17	11
Census Tract 9, Block Group 1	239	688	34.7%	26	5	0
Census Tract 9, Block Group 2	474	863	54.9%	40	11	0
Census Tract 9, Block Group 3	637	842	75.7%	74	40	14
Census Tract 10, Block Group 1	563	810	69.5%	62	41	20
Census Tract 10, Block Group 2	934	1,132	82.5%	180	112	63
Census Tract 11, Block Group 1	665	1,578	42.1%	129	62	47
Census Tract 11, Block Group 2	164	874	18.8%	22	5	0
CITYWIDE	19,696	34,771	56.6%	3,351	1,681	907

^{*}Total persons counted for purposes of calculating low and moderate income percentages. May be less than the total census count of population because it excludes certain groups such as students in dorms.

Race and Ethnicity

Burlington as a whole has become more racially and ethnically diverse over the last 20 years. Overall, 9.1% of City residents now identify themselves as something other than white and not Hispanic. (The 2000 Census allowed people to identify themselves as multi-racial for the first time.) The City's largest single minority group is Asian; among that group, Vietnamese are the largest subgroup.

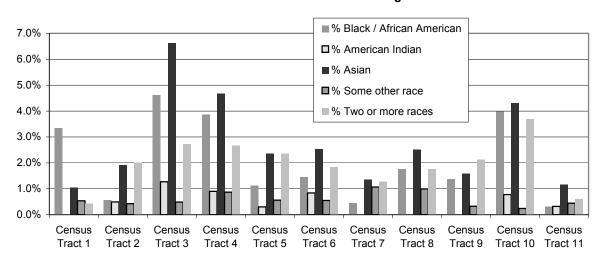
Race and Ethnicity Trends



Racial/Ethnic Concentrations

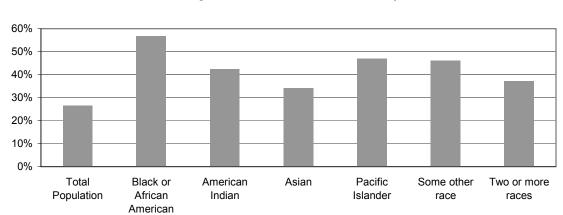
Data from the 2000 U.S. Census showed no significant geographical concentrations of racial groups within Burlington. However, a higher percentage of minority residents live in the Old North End area of Burlington than in the rest of the city.

Racial Concentrations in Burlington



In comparing Burlington to the rest of Chittenden County, there is clearly a geographic concentration of minority residents in the City. Burlington accounts for about 27% of the

county's population, yet the City's percentage of racial minorities is considerably higher in each racial category:



Burlington as a Percent of Chittenden County

Information from the 2000 Census did show economic – as opposed to geographic – concentrations among racial/ethnic groups in the city. Both individual and family poverty rates are significantly higher among most minority groups:

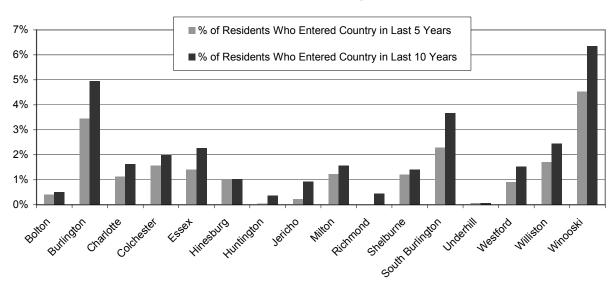
Race	Total	# Individuals	% Individuals	Total	# Families	% Families
	Individuals	below poverty	below poverty	Families	below poverty	below poverty
		level	level		level	level
White	32,412	6,302	19.4%	6,640	646	9.7%
Black/African American	719	219	30.5%	156	40	25.6%
American Indian	163	69	42.3%	19	5	26.3%
Asian	922	223	24.2%	195	33	16.9%
South Pacific Islander	15	0	0.0%	9	0	0.0%
Some Other Race	166	39	23.5%	15	9	60.0%
Two or More Races	672	171	25. 5%	88	10	11.4%

New Residents, Foreign-Born

Burlington has seen an increase in its population of new residents who are foreign-born and newly arrived in the United States. The 2000 Census showed that almost 5% of City residents (1,925 people) had entered the country in the last ten years – and 1,345 residents had entered the country in the last five years. Major refugee resettlement groups have come from Vietnam, Bosnia and the Sudan. The City anticipates that Bantu refugees from Somalia will be resettled here over the next two years.

In Chittenden County, only Winooski has greater percentages of residents who entered the country in the last decade:

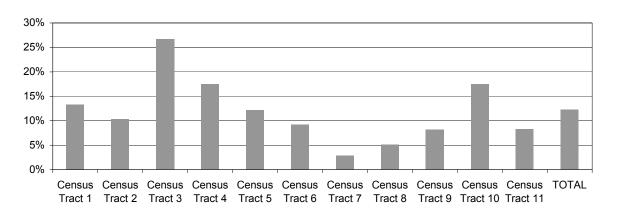




Education and English Proficiency

Burlington residents as a whole are well-educated, with 65% of those age 25 and older reporting some post-secondary education and 42% having at least a bachelor's degree. (The City's rate for residents having at least a bachelor's degrees is substantially higher than state (29.4%) and national (24.4%) norms.)

Residents Without a High School Diploma



At the same time, however, 12% of the City's adult residents – and over a quarter of adult residents in some Old North End neighborhoods (especially census tract 3) - had less than a high school diploma.

Around 10% of the City's population speaks a language other than English at home. A total of 414 households (2.6% of the City's households) identify themselves as "linguistically isolated," i.e., a household in which no person 14 years old and over speaks only English and – for those household members who speak a language other than English - no person 14 years old and over speaks English "very well." In Burlington, the principal household languages other than English are Serbo-Croatian, Vietnamese, Russian and French.

Principal Language	# of Linguistically Isolated Households
Spanish	26
Other Indo-European Languages	276
Asian and Pacific Island Languages	98
Other Languages	14

Most residents with limited English proficiency are working-age adults:

	5 – 17 years	18 – 64 years	65 years and older
# of residents who speak English "not well" or "not at all"	49	518	51

Residents with Disabilities

The 2000 Census reported the following numbers of residents age 5 and older living with a disability:

Sensory disability	Physical disability	Mental disability	Self-care disability	Go-outside- home disability	Employment disability
1,122	2,322	2,157	633	1,656	2,649

Seven percent of children age 5 to 15 had a reported disability; a mental disability was the most frequently reported type of disability, mentioned in over 80% of the reports.

Ten percent of residents age 16 to 20 and 16% of residents age 21 to 64 reported some kind of disability. The employment rate for residents age 21 to 64 reporting a disability was 56%, as contrasted with 81% for residents in that age group reporting no disability.

Forty percent of seniors age 65 and older reported having some kind of disability. A quarter reported a physical disability; 18% reported a go-outside-home disability, defined as a physical, mental, or emotional condition lasting six months or more that made it difficult to go outside the home alone to shop or go to the doctor's office.

For children and working age adults, disabilities clearly affect poverty status:

	Poverty Rate
Age 5 to 15	
With a disability	49.6%
With no disability	18.8%
Age 16 to 20	
With a disability	39.8%
With no disability	37.9%
Age 20 to 64	
With a disability	30.5%
With no disability	17.3%
Age 65 and older	
With a disability	13.8%
With no disability	8.3%

Housing Conditions and Market Analysis

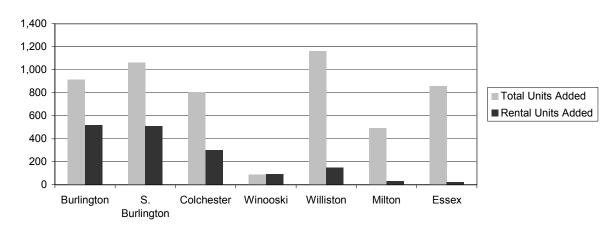
Number and Types of Units

The 2000 Census found 16,395 housing units in the City: 9,295 rental units, 6,590 owneroccupied units, and 510 "other" vacant or seasonal units. That represents the following increases over the last decade:

	Increase in units from 1990 to 2000
Total Units	915
Owner-Occupied	683
Renter-Occupied	522

Chittenden County added 6,769 units to its housing stock over the last decade. Of those, 1,898 were renter-occupied units. Overall, South Burlington and Williston added the most units:

Growth in Housing Units, 1990 - 2000



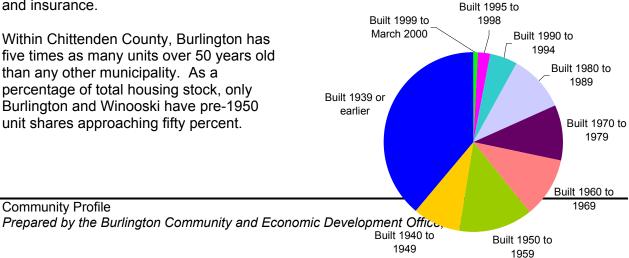
Burlington and South Burlington added the most rental units.

Age of Housing

Over 47% of Burlington's housing stock was built before 1950. These older units generally mean higher costs for maintenance, heat

and insurance.

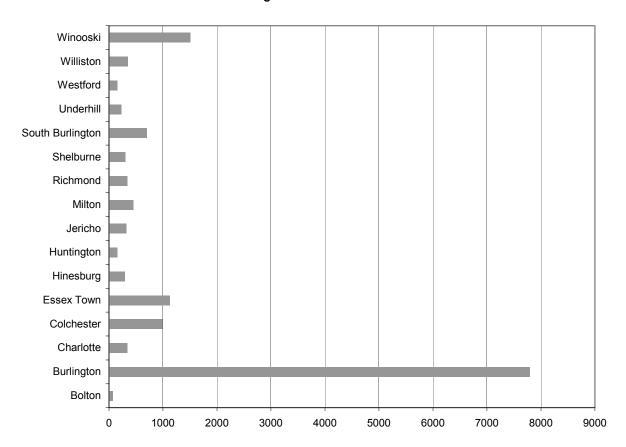
Within Chittenden County, Burlington has five times as many units over 50 years old than any other municipality. As a percentage of total housing stock, only Burlington and Winooski have pre-1950 unit shares approaching fifty percent.



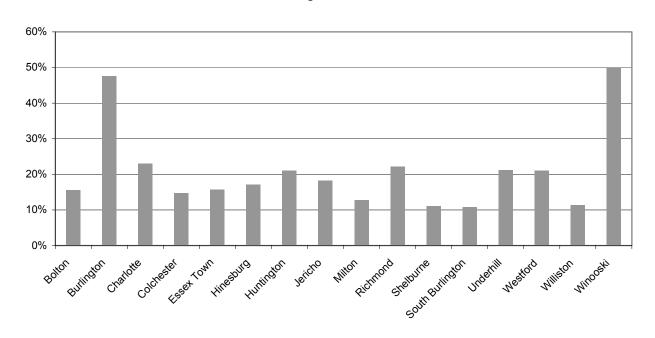
Community Profile

1949

Housing Units Built Before 1950



Percent of Housing Stock Built Before 1950



Within Burlington, there are particularly high concentrations of housing units over 50 years old in the Old North End, King Street and Lakeside neighborhoods. Only in census tracts 1 and 2 (the New North End neighborhoods) and census tract 11 in the South End was most of the housing stock built after 1950:

	# Owner- Occupied Units Built Before 1950	% Owner- Occupied Units Built Before 1950	# Renter- Occupied Units Built Before 1950	% Renter- Occupied Units Built Before 1950	Total # Units Built Before 1950	% All Units Built Before 1950
Census Tract 1	150	10.9%	95	20.9%	245	13.3%
Census Tract 2	323	20.0%	17	2.6%	340	15.0%
Census Tract 3	395	90.6%	618	63.4%	1013	71.8%
Census Tract 4	185	94.4%	737	56.5%	922	61.4%
Census Tract 5	205	79.8%	1059	69.2%	1264	70.7%
Census Tract 6	376	68.7%	587	45.9%	963	52.7%
Census Tract 7	196	58.5%	150	42.6%	346	50.4%
Census Tract 8	379	62.1%	239	50.6%	618	57.1%
Census Tract 9	249	81.1%	576	62.4%	825	67.1%
Census Tract 10	117	56.3%	599	64.0%	716	62.6%
Census Tract 11	208	29.5%	70	16.9%	278	24.8%
TOTAL	1915	60.5%	4017	55.7%	5932	57.2%

Lead Paint Hazards

Given the age of the City's housing stock, lead paint is presumed to be present in most areas of the City, and particularly in the Old North End and King Street and Lakeside neighborhoods. Using 2000 Census data for numbers of households and national estimates of percentages of

units likely to have lead paint (based on age), the City estimates that the extent of the lead paint hazard is as follows:

Owner-Occupied Units with Lead Paint	4225
Low-Income Owner-Occupied Units with Lead Paint	899
Renter-Occupied Units with Lead Paint	6109
Low-Income Renter-Occupied Units with Lead Paint	5408

Household Tenure

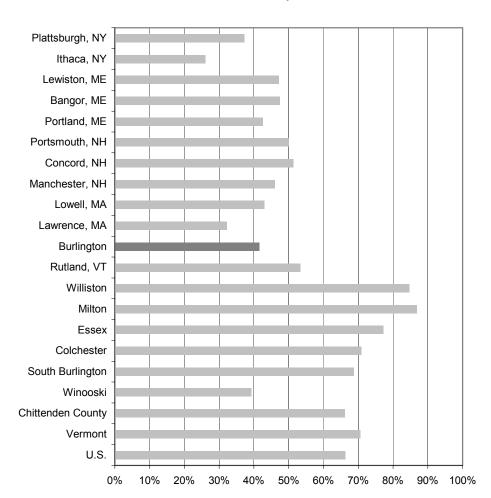
In contrast to national, state and county figures from the 2000 Census, most of Burlington's households did not own their own homes. On homeownership rates, Burlington looks more like other New England cities than other Chittenden County towns. Burlington's homeownership rate has never

topped 50% in the last forty years.

Homeownership

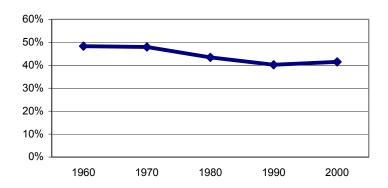


Burlington's homeownership rate increased slightly in the last decade, reversing a downward trend from 1970 to 1990. (The decade from 1970 to 1980 represented the largest decrease in homeownership).



Homeownership levels are lowest in the Old North End and downtown neighborhoods (census tracts (C.T.) 3, 4, 5, 6 and 10). Most City neighborhoods saw homeownership rates holding even or increasing in the last decade; some, however, saw decreases.

Burlington Homeownership Trends



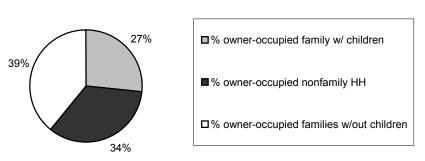
Tenure Type, Household Type and Bedroom Mix

Only 27% of Burlington's homeowners are families with children. A bare majority of Burlington families with children (51%) own homes – the

remaining 49% of

families with children are renters. Around

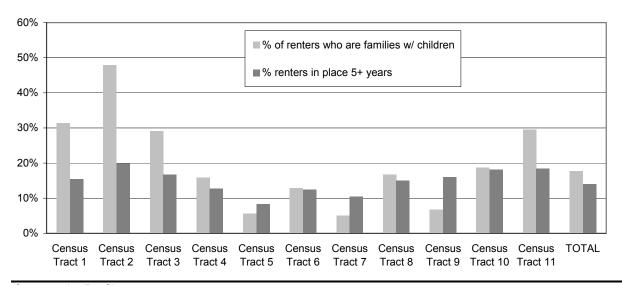
Burlington Homeowners



18% of all City apartments are occupied by families with children.

There is, of course, more mobility among renters than among homeowners. However, there is a core group of tenants who have lived in the same apartment for at least 5 years.

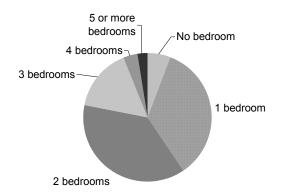
Renters - Families and Transience



Community Profile

The bedroom mix of rental units in the City is:

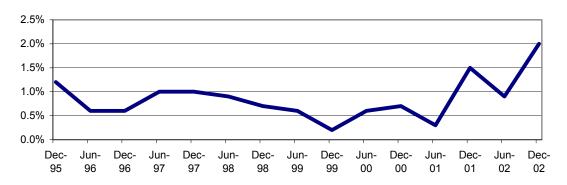
Bedroom Mix, Rental Units



Rental Vacancy Rates

After seven years of historically low vacancy rates, an extremely tight rental market is finally beginning to loosen up. ² However, the rental market has yet to reach a "balanced" vacancy rate – which, according to most experts, is between 3% and 5%.

Chittenden County Rental Vacancy Rates

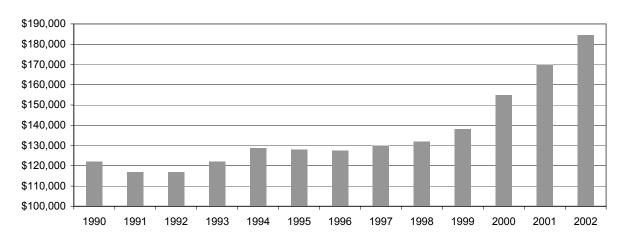


Housing Costs

According to the Allen & Brooks Report, the median price of a single-family home in Chittenden County rose from \$122,050 in 1990 to \$184,500 in 2002 – an increase of over 50%. There have been significant increases in median sales prices in the last 4 years.

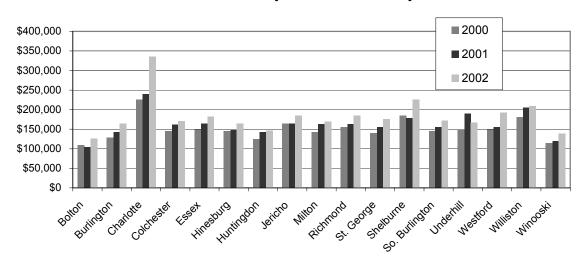
² Data cited here are from the December 2002 Allen & Brooks Report. The Allen & Brooks Report is a definitive housing market analysis prepared every six months by a private sector real estate consulting firm.





Based on state Property Transfer Tax data analyzed by the Vermont Housing Finance Agency, the median home sales price in Burlington has risen 29% over the last three years, reaching \$165,000 in 2002. The monthly mortgage payment for a \$165,700 loan (assuming no down payment) at 6.5% interest for a 30-year term would be \$1,042 (exclusive of insurances and property taxes). Insurance and property taxes would be around \$400 more per month. Burlington does remain one of the more affordable communities in the county for homebuyers.

Chittenden County Median Home Sales by Town

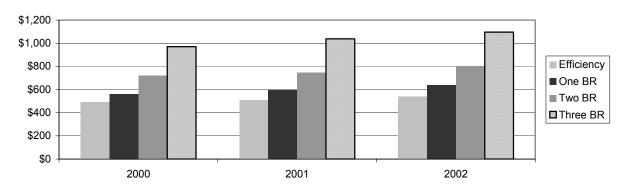


The average monthly rents with and without utilities as of September 2002 (from the December 2002 Allen & Brooks Report) and the current fair market rents (calculated as the dollar amount below which 40% of all standard quality units are rented) for the greater Burlington market are:

	Efficiency	1-bedroom	2-bedroom	3-bedroom
Fair Market Rent	\$512	\$627	\$836	\$1,140
Average Rent, Tenant Pays Utilities	\$540	\$636	\$803	\$1,096
Average Rent, Landlord Pays Utilities	\$592	\$734	\$943	\$1,281

Rents have been rising from 5.4% to 8.7% per year:

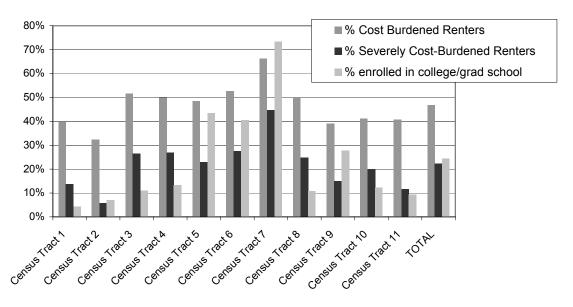




Cost Burden

According to the 2000 Census, 4,338 renter households (46.8% of all renter households) in the City were cost burdened, i.e., spending more than 30% of their gross annual income for housing. The proportion was even higher in census tracts 3, 4, 5, 6, and 10, where two-thirds of renter households were cost-burdened. Citywide, 2,055 renter households were severely cost-burdened, i.e., paying 50% or more of their income on housing. (This data does not distinguish between college students and non-student renters.)

In September 2002, the National Low Income Housing Coalition estimated that the "housing



wage" in Burlington – the amount that a full time (40 hours a week) worker must earn per hour in order to afford a two-bedroom unit at the area's Fair Market Rent – was \$16.08. A full-time worker earning minimum wage could afford to pay a monthly rent of no more than \$268 without

becoming rent-burdened – an amount which is \$156 below the fair market rent for an efficiency apartment, and \$424 below the fair market rent of \$692 for a two bedroom apartment.

The table below shows what rental housing is affordable to households at various income levels based on 2002 Metropolitan Statistical Area median income figures.

	Annual Household Income	Maximum Affordable Rent ³	Affordable Units at Fair Market Rent
Earn state minimum wage (\$6.25/hour)	\$13,000	\$325	None
Earn 30% of median family income	\$17,220	\$430	None
Earn 50% of median family income	\$28,700	\$718	Efficiency or 1 bedroom
Earn 80% of median family income	\$45,920	\$1,148	Efficiency, 1, 2 or 3 bedroom
Earn median family income	\$57,400	\$1,435	All units

Substandard Housing Conditions

"Substandard" conditions are defined by ordinance⁴ to include any housing unit with 5 or more nonlife-threatening code violations or with any one of the following:

- The physical condition or use of the dwelling constitutes a public nuisance:
- Any physical condition, use or occupancy considered an attractive nuisance to children, including, but not limited to, abandoned wells, shafts, basements, excavations and unsafe fences or structure:
- Any dwelling with unsanitary sewage or plumbing facilities;
- Any dwelling designated unsafe for human habitation or use;
- Any dwelling manifestly capable of being a fire hazard or manifestly unsafe or unsecured so as to endanger life, limb or property;
- Any dwelling from which the plumbing, heating or other facilities required by law have been removed, or from which utilities have been disconnected, destroyed, removed, or rendered ineffective, or the required precautions against trespassers have not been provided:
- Any dwelling that is unsanitary or which is littered with rubbish or garbage, or which has an uncontrolled growth of weeds; or
- Any dwelling that is in a state of dilapidation, deterioration or decay; faulty construction; overcrowded; open, vacant or abandoned; damaged by fire to the extent of not providing shelter; in danger of collapse or failure and dangerous to anyone on or near the dwelling.

³ Both Maximum Affordable Rent and Fair Market Rent are inclusive of all utilities, except cable television and telephone.

⁴ Section 18-19(d) of the City Code of Ordinances.

Overcrowding has not been a substantial problem in Burlington. The 2000 Census reported only 297 units in the City with more than one person per room, and minimum housing inspections have not revealed significant overcrowding.

Given the age of the housing stock in the City, most housing units are in need of some level of repair or rehabilitation. Based on minimum housing inspections,⁵ around 50% of the rental units in the City are "substandard" within the above definition. Frequently, the code violations found present serious safety issues, but do not require substantial investment to correct (i.e., lack of smoke detectors, broken railings). An estimated 10% of the City's rental units are in need of significant rehabilitation, at a level requiring \$5,000 or more per unit.

⁵ The City's Code Enforcement Office conducts around 1,000 routine minimum housing inspections a year, and around 1,000 complaint-based inspections.

Community Profile

Housing Conditions and Market Analysis

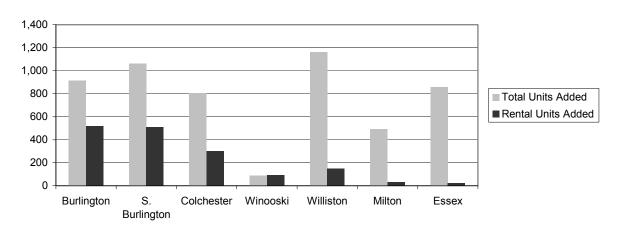
Number and Types of Units

The 2000 Census found 16,395 housing units in the City: 9,295 rental units, 6,590 owneroccupied units, and 510 "other" vacant or seasonal units. That represents the following increases over the last decade:

	Increase in units from 1990 to 2000
Total Units	915
Owner-Occupied	683
Renter-Occupied	522

Chittenden County added 6,769 units to its housing stock over the last decade. Of those, 1,898 were renter-occupied units. Overall, South Burlington and Williston added the most units:

Growth in Housing Units, 1990 - 2000



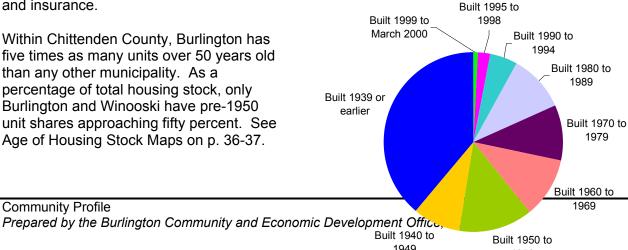
Burlington and South Burlington added the most rental units.

Age of Housing

Over 47% of Burlington's housing stock was built before 1950. These older units generally mean higher costs for maintenance, heat

and insurance.

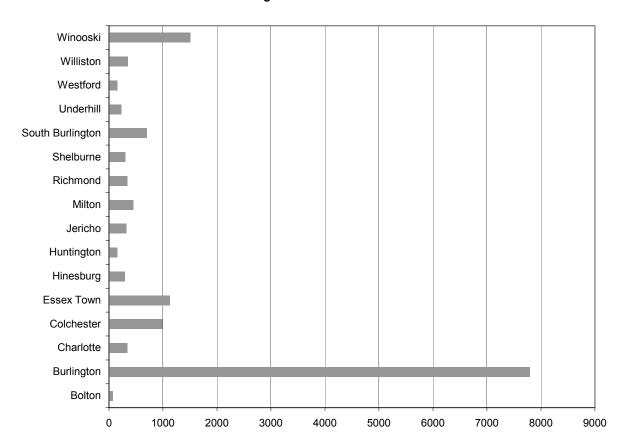
Within Chittenden County, Burlington has five times as many units over 50 years old than any other municipality. As a percentage of total housing stock, only Burlington and Winooski have pre-1950 unit shares approaching fifty percent. See Age of Housing Stock Maps on p. 36-37.



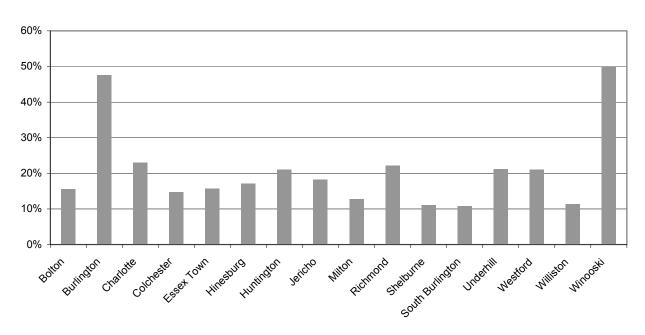
Community Profile

1949 1959

Housing Units Built Before 1950



Percent of Housing Stock Built Before 1950



Within Burlington, there are particularly high concentrations of housing units over 50 years old in the Old North End, King Street and Lakeside neighborhoods. Only in census tracts 1 and 2 (the New North End neighborhoods) and census tract 11 in the South End was most of the housing stock built after 1950:

	# Owner- Occupied Units Built Before 1950	% Owner- Occupied Units Built Before 1950	# Renter- Occupied Units Built Before 1950	% Renter- Occupied Units Built Before 1950	Total # Units Built Before 1950	% All Units Built Before 1950
Census Tract 1	150	10.9%	95	20.9%	245	13.3%
Census Tract 2	323	20.0%	17	2.6%	340	15.0%
Census Tract 3	395	90.6%	618	63.4%	1013	71.8%
Census Tract 4	185	94.4%	737	56.5%	922	61.4%
Census Tract 5	205	79.8%	1059	69.2%	1264	70.7%
Census Tract 6	376	68.7%	587	45.9%	963	52.7%
Census Tract 7	196	58.5%	150	42.6%	346	50.4%
Census Tract 8	379	62.1%	239	50.6%	618	57.1%
Census Tract 9	249	81.1%	576	62.4%	825	67.1%
Census Tract 10	117	56.3%	599	64.0%	716	62.6%
Census Tract 11	208	29.5%	70	16.9%	278	24.8%
TOTAL	1915	60.5%	4017	55.7%	5932	57.2%

Lead Paint Hazards

Given the age of the City's housing stock, lead paint is presumed to be present in most areas of the City, and particularly in the Old North End and King Street and Lakeside neighborhoods. Using 2000 Census data for numbers of households and national estimates of percentages of

units likely to have lead paint (based on age), the City estimates that the extent of the lead paint hazard is as follows:

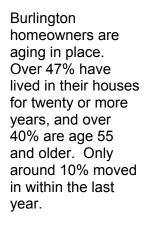
Owner-Occupied Units with Lead Paint	4225
Low-Income Owner-Occupied Units with Lead Paint	899
Renter-Occupied Units with Lead Paint	6109
Low-Income Renter-Occupied Units with Lead Paint	5408

Household Tenure

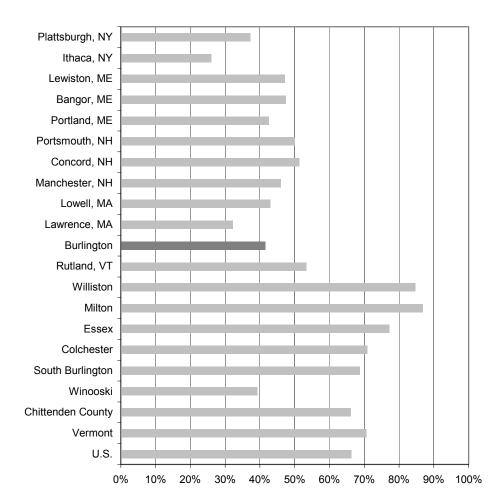
In contrast to national, state and county figures from the 2000 Census, most of Burlington's households did not own their own homes. On homeownership rates, Burlington looks more like other New England cities than other Chittenden County towns. Burlington's homeownership rate has never

topped 50% in the last forty years.

Homeownership

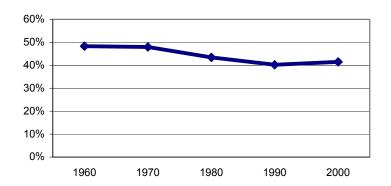


Burlington's homeownership rate increased slightly in the last decade, reversing a downward trend from 1970 to 1990. (The decade from 1970 to 1980 represented the largest decrease in homeownership).



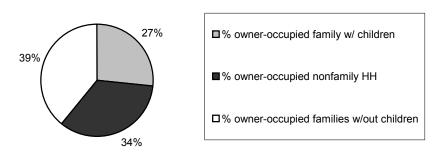
Homeownership levels are lowest in the Old North End and downtown neighborhoods (census tracts (C.T.) 3, 4, 5, 6 and 10). Most City neighborhoods saw homeownership rates holding even or increasing in the last decade; some, however, saw decreases. See Homeownership Maps on pp. 38-39.

Burlington Homeownership Trends



Tenure Type, Household Type and Bedroom Mix

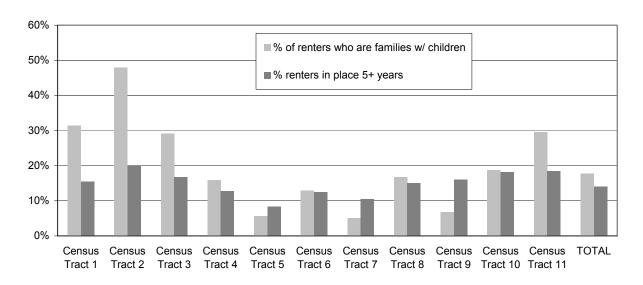
Burlington Homeowners



Only 27% of Burlington's homeowners are families with children. A bare majority of Burlington families with children (51%) own homes – the remaining 49% of families with children are renters. Around 18% of all City apartments are occupied by families with children.

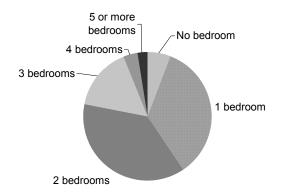
There is, of course, more mobility among renters than among homeowners. However, there is a core group of tenants who have lived in the same apartment for at least 5 years.

Renters - Families and Transience



The bedroom mix of rental units in the City is:

Bedroom Mix, Rental Units



Rental Vacancy Rates

After seven years of historically low vacancy rates, an extremely tight rental market is finally beginning to loosen up. ⁶ However, the rental market has yet to reach a "balanced" vacancy rate – which, according to most experts, is between 3% and 5%.

Chittenden County Rental Vacancy Rates

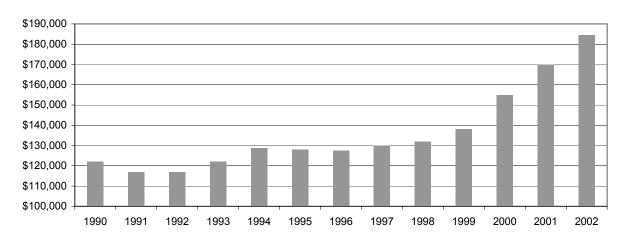


Housing Costs

According to the Allen & Brooks Report, the median price of a single-family home in Chittenden County rose from \$122,050 in 1990 to \$184,500 in 2002 – an increase of over 50%. There have been significant increases in median sales prices in the last 4 years.

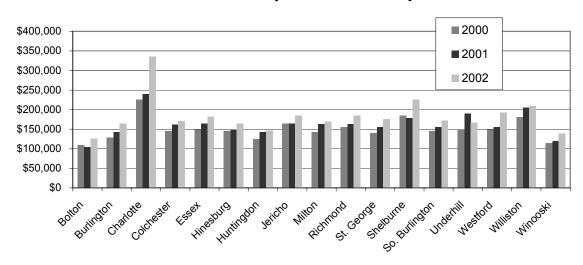
⁶ Data cited here are from the December 2002 Allen & Brooks Report. The Allen & Brooks Report is a definitive housing market analysis prepared every six months by a private sector real estate consulting firm.





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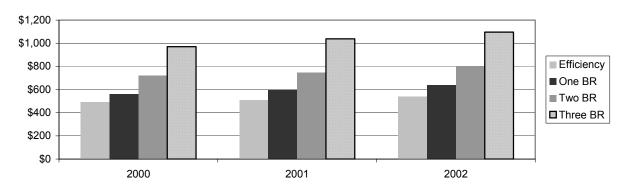


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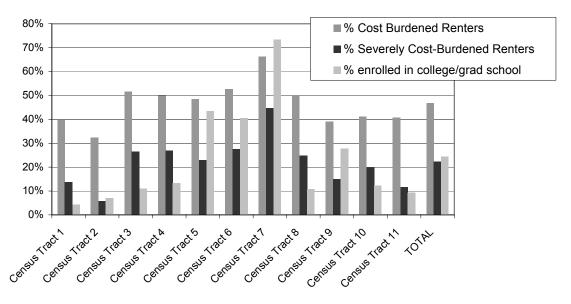
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